

## ABSTRACT

A system and method for allowing a user of a distributed network to perform a secure payment transaction initiated over a network, such as the Internet, by using a financial data card, such as a credit card, the system comprising at least one vendor site connected to the network, at least one user computerized system comprising a computer connected to the network and a safe payment unit connected to the user's computer, the safe payment unit including a data card reader, an authentication protocol for verifying the authenticity of a data card received through the card reader, a storage means for storing transaction information and a means for telephone communication with a remote computer system; an online computerized system of a trusted agent accessible to said safe payment unit by a telephone communication means.